

Walter O'Cheskey
 Chapter 13 Trustee
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IN THE UNITED STATES BANKRUPTCY COURT
 NORTHERN DISTRICT OF TEXAS
 ABILENE DIVISION

IN RE:

CHRISTOPHER MICHAEL COUCH
 CARLY TAGAN GANN COUCH

CASE NO: 10-10247-RLJ-13

HEARING DATE: 5/9/2011

HEARING TIME: 11:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND
 PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

I.

OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
013 0 U	ADAM BUTERA MD PA	\$60.00	017 0 U	CITY OF SAN DIEGO	\$90.00
018 0 U	CITY OF SAN DIEGO	\$90.00	020 0 U	CONRAD CR CO	\$405.00
021 0 U	CREDIT PROTECTION ASSOCIATION	\$222.00	022 0 U *	DOVE PARK APARTMENTS	\$0.00
023 0 U	ERS SOLUTIONS	\$969.86	025 0 U	GREEN MOUNTAIN ENERGY COMPANY	\$579.91
026 0 U	HSBC	\$296.00	027 0 U	KELL WEST FAMILY PRACTICE CLINIC	\$126.34
028 0 U	PENN CREDIT CORPORATION	\$150.00	029 0 U	SOUTHWEST CREDIT SYSTEMS	\$235.85
031 0 U	ST LOAN FUND	\$1,596.00	032 0 U	UNITED SVCS OF AMERICA	\$500.00
033 0 U	ZENTIH ACQUISTION	\$481.00			

II.

SPECIFIC OBJECTIONS

No Objections

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<u>SECURED CREDITORS</u>							
008 0 *	BAC HOME LOANS SERVICI	HOME ARREARS - 1641 LUCILE AVE, WICHITA FALLS -- NO CLAIM FILED.		\$53,263.00	6.00%	60	\$34.65 PAID BY TRUSTEE
No payments will be made unless a proof of claim is filed.							
009 0	TEXOMA COMMUNITY CREDIT UNION	2007 FORD F150 PU	\$16,815.72	\$16,644.00	6.75%	60	\$359.91 PAID BY TRUSTEE
010 0	TEXOMA COMMUNITY CREDIT UNION	2006 FORD EXPLORER	\$11,787.95	\$11,836.00	6.75%	60	\$261.02 PAID BY TRUSTEE
011 0	BAC HOME LOANS SERVICI	HOMESTEAD - 1641 LUCILE AVE, WICHITA FALLS	\$0.00	\$53,263.00			PD DIRECT BY DEBTOR
012 0	WICHITA COUNTY	2010 PROPERTY TAXES - 1641 LUCILE AVE	\$1,042.86	\$45,618.00			PD DIRECT BY DEBTOR
019 0	CONNS	MERCHANDISE	\$516.45	\$516.45	5.25%	60	\$9.85 PAID BY TRUSTEE

UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount
009 1 U	TEXOMA COMMUNITY CREDIT UNION <i>SPLIT CLAIM/2007 FORD F150</i>	\$171.72
015 0 U	SALLIE MAE PC TRUST <i>STUDENT LOAN</i>	\$7,522.18
024 0 U	FIRST NATIONAL BANK <i>OVERDRAFT</i>	\$186.41

Trustee Clm#	Creditor Name	Claim Amount
014 0 U	NTIONAL COLLEGIATE TRUST <i>STUDENT LOAN/NCT</i>	\$9,670.56
016 0 U	CITY OF SAN DIEGO <i>SERVICES/PARKING CITATION</i>	\$387.29
030 0 U *	SPRINT NEXTEL DISTRIBUTION <i>SERVICES/AMT UNKNOWN</i>	\$615.70

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.**TRUSTEE'S PLAN MODIFICATION**

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

Debtor shall pay \$715 per month beginning August 2010 for 10 months; then Debtor shall pay \$740 per month beginning June 2011 for the remaining 50 months for a total plan base amount of \$44,150.00.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 5/9/2011 AT 11:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

LIVE: US COURTHOUSE ROOM 2000, 3RD AND PINE, ABILENE, TEXAS 79604

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 3/8/2011

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

ADAM BUTERA MD PA PO BOX 294330 KERRVILLE TX 78029
AES REINSURANCE DEPT BANKRUPTCY UNIT 120 N 7TH ST ST HARRISBURG PA 17102
BAC HOME LOANS SERVICE 450 AMERICAN ST SIMI VALLEY CA 93065
CALEB BERGSTROM 4508 S FAIRPLAY CT AURORA CO 80015
CHELA PO BOX 9500 WILKES BARRE PA 18773
CHRISTOPHER MICHAEL COUCH & CARLY TAGAN GANN COUCH 4618 COUNTY RD 239 RISING STAR TX 76471
CITY OF SAN DIEGO 1010 2ND AVE STE 666 SAN DIEGO CA 92101
CITY OF SAN DIEGO OFFICE OF THE CITY TREASURER COLLECTION DIVISION PO BOX 129039 SAN DIEGO CA 92112
CITY OF WF, WFLD, WICHITA COUNTY CO PERDUE BRANDON FIELDER COLLINS & MOTT PO BOX 8188 WICHITA FALLS TX 76307
CONNS PO BOX 2358 BEAUMONT TX 77704
CONRAD CR CO 476 W VERMONT AVE ESCONDIDO CA 92025
CREDIT PROTECTION ASSOCIATION PO BOX 802068 DALLAS TX 75380
DOVE PARK APARTMENTS 1400 NORTH PARK GRAPEVINE TX 76051
ELSA GALINDO 23890 NE 182ND LN FORT MCCOY FL 32134
ERS SOLUTIONS 800 SW 39TH STREET PO BOX 9004 RENTON WA 98057
FIRST CONVENIENCE 3130 LAWRENCE RD WICHITA FALLS TX 76308
FIRST NATIONAL BANK PO BOX 937 KILLEEN TX 76540
GREEN MOUNTAIN ENERGY COMPANY PO BOX 660305 DALLAS TX 75266
HSBC ATTN BANKRUPTCY DEPARTMENT PO BOX 5213 CAROL STREAM IL 60197
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101
KELL WEST FAMILY PRACTICE CLINIC 4412 KELL BLVD WEST WICHITA FALLS TX 76309
MONTE J WHITE & ASSOCIATES PC ATTORNEY AT LAW ABILENE 402 CYPRESS SUITE 310 ABILENE TX 79601
NATIONAL COLLEGIATE TRUST FIRST MARBLEHEAD EDUCATION RESOURCES ONE CABOT ROAD MEDFORD MA 02155
PENN CREDIT CORPORATION 916 S 14TH ST HARRISBURG PA 17104
SALLIE MAE PC TRUST C/O SALLIE MAE INC 220 LASLEY AVE WILKES-BARRE PA 18706
SOUTHWEST CREDIT SYSTEMS 4120 INTERNATIONAL PKWY SUITE 1100 CARROLLTON TX 75007
SPRINT 6391 SPRINT PKWY KSOPHT0101-Z4300 OVERLAND PARK KS 66251
SPRINT NEXTEL - CORRESPONDENCE ATTN BANKRUPTCY DEPT PO BOX 7949 OVERLAND PARK KS 66207
SPRINT NEXTEL DISTRIBUTION ATTN BANKRUPTCY DEPT PO BOX 3326 ENGLEWOOD CO 80155
ST LOAN FUND PO BOX 9500 WILKES BARRE PA 18773
TEXOMA COMMUNITY CREDIT UNION PO BOX 1320 WICHITA FALLS TX 76307
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
UNITED SVCS OF AMERICA 9999 WILLOW CREEK RD SAN DIEGO CA 92131
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
WICHITA COUNTY C/O PERDUE BRANDON FIELDER PO BOX 8188 WICHITA FALLS TX 76307
WICHITA COUNTY PO BOX 1471 WICHITA FALLS TX 76307
WILLIAM T NEARY UNITED STATES TRUSTEE 1100 COMMERCE STREET RM 976 DALLAS TX 75242
ZENTH ACQUISITION 220 JOHN COLEN DR #1 AMHERST NY 14228